THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): a) Reserve Bank of India (RBI) have received some complaints from credit card holders against issuing banks alleging use of force and harassment by Recovery Agents.

(b) and (c) RBI has issued instructions to All Commercial Banks/ NBFCs (excluding RRBs) regarding Credit Cards Operations dated November 21,2005 which provide that the Banks/NBFCs and their agents should not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, including acts Intending to humiliate publicly or intrude the privacy of the credit card holders' family members, referees and friends, making threatening and anonymous calls or making false and misleading representations. Further, the Banking Ombudsman Scheme has been amended *w.e.f.* January 1, 2006 so as to include credit card related complaints against banks/NBFCs within its purview.

(c) RBI/Government does not maintain data in this regard.

Spending of budget allocations in North Eastern Region

†1549. SHRIMATI SUSHMA SWARAJ: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that under specific guidelines, various Ministries of Government are required to spend ten per cent of their budget in the States of North-East Region;

(b) whether some Ministries have been exempted from following these guidelines; and

(c) if so, the names of such Ministries and rationale behind such exemption?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Various Ministries/Departments of Government of India are required to spend at least 10% of their Plan Budget (excluding Externally Aided Projects) in the States of North Eastern Region.

(b) Yes, Sir.

(c) A list of the Departments/Ministries exempted from following the guidelines is enclosed as Statement (See below). The following criteria are being followed for exempting a Ministry from earmarking 10% of their Gross Budgetary Support (GBS) for the North East:—

†Original notice of the question was received in Hindi.

(i) Highly scientific Ministries/Departments with hardly any scope for work in the North East;

(ii) The Ministries in which case the expenditure in the North East and Sikkim was Nil during the preceding three years prior to the introduction of the Scheme; and

(III) The Ministries/Departments whose GBS is less than Rs. 10 crores.

Statement

Departments/Ministries which are currently exempted from earmarking 10% of their Gross Budgetary Support (GBS) for the North East

1. Atomic Energy
2. Bio-Technology
3. Company Affairs
4. Economic Affairs
5. Expenditure
6. External Affairs
7. LegaI Affairs
8. Ocean Development
9. Official Language
10. Personnel & Training
11. Petroleum & Natural Gas
12. Planning
13. Revenue
14. Social Justice & Empowerment"
15. Steel
16. Space
17. Science & Technology
18. Scientific & Industrial Research

* Only 2% of the funds for Scheduled Caste Division (SCD) are allocated to the NE. The Norm of 10% allocation is applied to sectors other than SCD.

Income Tax concessions to senior citizens

1550. SHRI PENUMALLI MADHU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the National Policy on older persons declared by Government considers every 60+ person as a senior citizen;